REMARKS

5   1.   Applicant thanks the Examiner for the Examiner's comments, which have greatly assisted Applicant in responding.

2.   35 USC 112.

10   Claims 1, 25-27, and 29 were rejected under 35 USC 112, second paragraph, as being indefinite to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. The Examiner stated that the phrase "but not limited to" render the claims indefinite because the phrase fails to provide the metes and bounds needed to understand that scope of the claimed invention.

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Applicant has amended the claims to remove the objectionable phrase.

Therefore, in view of the above, Applicant respectfully requests that the Examiner withdraw the rejections of all cited Claims under 35 ESC Section 112.

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3.   35 USC 102.

Claims 1-3, 6, 8, 9, and 11-30 were rejected under 35 USC 102(e) as being anticipated by Basch et al (Basch) U.S. Patent No. 6,119,103.

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The Examiner stated Applicant's arguments have been fully considered but they are not deemed to be persuasive. (a) The Examiner stated that "the use of report records" in testing is inherent in the development of the software in Basch. (b) The Examiner

5   further stated that Basch shows the integration of many computers and cites Figs. 1, 3A, 3B, and 4 and stated that they exchange data among themselves, and implied that therefore Basch teaches an intergratable interface module. (c) The Examiner also stated that the above referenced figures show the use of many computers that could easily be styled personal computers, ... and that an end [user] client is just the person

10   using the final system.

Applicant respectfully disagrees.

Applicant maintains that Basch does not teach at least such elements of the claimed

15   invention. However, Applicant has amended Claims 1, 25-27, and 29 to further clarify the distinguishing elements of the claimed invention from the prior art of reference. Amended Claim 1 appears as below. It should be appreciated that Claims 25-27 and 29 are amended in similar fashion. Support can be found in the Specification, most notably on pages 6 and 7, Figs. 1 and 4, and in the Claims.

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Claim 1

Claim 1 appears as follows:

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1.   (currently amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not

5   limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems;

10   a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and

15   comprising a facility for exchanging information with said central data center via said secure Internet Web site, wherein said end user client manages database files and control settings that are uploaded to a host system for processing, and wherein said end user client comprises applications which provide a graphical view of strategies, strategic portfolio assignments, and scorecard data;

20   wherein all account management processing is performed at said central data center.

In view of the above and of the argument provided in the first office action, it is clear that does not teach all of the elements of Claim 1. Therefore, Claim 1 and, hence, its

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dependent claims are in allowable condition. Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection of Claim 1.

Claims 2, 3, 6, 8, 9, and 11-30.

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In view of the argument herein above, Claims 2, 3, 6, 8, 9, and 11-29 are deemed in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection of Claims 2, 3, 6, 8, 9, and 11-30.

10   4.   It should be appreciated that Applicant has elected to amend and cancel claims solely for the purpose of expediting the patent application process in a manner consistent with the PTO's Patent Business Goals, 65 Fed. Reg. 54603 (9/8/00). In making such amendment and cancellation of such claims, Applicant has not and does not in any way narrow the scope of protection to which Applicant considers the invention

15   herein to be entitled. Rather, Applicant reserves Applicant's right to pursue such protection at a later point in time and merely seeks to pursue protection for the subject matter presented in this submission.
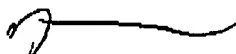
CONCLUSION

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Based on the foregoing, Applicant considers the claimed invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal of the rejections raised in the above referenced Office Action, such that a

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Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States patent.

Respectfully submitted,

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AMENDMENT TO THE CLAIMS

1.   (currently amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

5   a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas, wherein said report records contain all account

10   management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

15   a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site, wherein said end user client manages database files and control settings that are uploaded to a host system for processing, and wherein said end

20   user client comprises applications which provide a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data center.

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2.   (original) The system of Claim 1, wherein said central data center further comprises:

an account management engine.

5   3.   (previously amended) The system of Claim 2, wherein said account management engine comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

10   a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined

15   or blocked; and

a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and minimize risk and churn.

20   Claims 4-7 (canceled)

8.   (original) The system of Claim 2, wherein said account management engine further comprises:

strategies and strategic portfolio assignments, wherein a strategy is a plan for

25   assigning an account to a specific scenario, or action for treatment, and wherein said

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strategic portfolios comprise groups of accounts that can be managed collectively because they share common characteristics.

9.   (original) The system of Claim 8, wherein said account management engine

5   further comprises:

means for providing an end user with the ability to compare competing strategies in a statistically valid way so that said end user can determine which strategy produces the best results.

10   Claims 10 and 11 (canceled)

12.   (currently amended) The system of Claim ~~11~~1, wherein said graphical front-end further comprises:

means for allowing an end user to view scorecard assignments, and for allowing

15   an end user to ~~view scorecard data and~~ (optionally) update existing score-cards or add new scorecards.

13.   (original) The system of Claim 2, comprising at least one account, wherein each account has a two-digit number between 00 and 99, which is a random digit or a test

20   digit assigned by said account management engine when said account is opened or brought into said account management engine.

14. (original) The system of Claim 13, further comprising:

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a strategy assignment mechanism for linking strategies to one or more random digit groups for each strategic portfolio or SPID.

15. (original) The system of Claim 1, further comprising:

5   at least one decision area for applying separate strategies for each key process that influences the profitability of a portfolio.

16. (original) The system of Claim 15, wherein an end user may exclude categories of accounts from behavior scoring and each decision area.

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17. (original) The system of Claim 15, wherein entry into each decision area is triggered by a primary event.

15   18. (original) The system of Claim 8, further comprising:

            at least one strategy key for sorting accounts into groups that receive different treatments.

19. (original) The system of Claim 8, further comprising:

20   at least one strategy tree with which an end user can separate accounts into tightly defined treatment groups and take actions that balance revenue and risk.

20. (original) The system of Claim 8, further comprising:

            at least one scenario assigned to each treatment group in a strategy;

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wherein said action comprises any of a simple action and a complex action.

21. (original) The system of Claim 20, wherein a simple action can be to take no action at all, and wherein a complex action can include any of setting a block code, sending a

5   letter, setting a collection indicator, or printing a statement message.

22. (original) The system of Claim 8, further comprising:

an audit program that is run when developing a new strategy or modifying control

10   fields.

23. (original) The system of Claim 2, said account management engine further comprising:

an estimator program for tallying a number of accounts identified by each control

15   table row and the odds or risk quality for these accounts.

24. (original) The system of Claim 1, wherein management database files and control settings are uploaded from said end user client to said central data center for processing.

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25.   (currently amended) An account management method for applying statistically based automated decision making to relevant account management areas, the method comprising the steps of:

providing a central data center, comprising:

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one or more scoring and decision functionality/predictive models for, ~~but not limited to,~~ generating decisions;

report records used for, ~~by not limited to,~~ testing purposes, said reports generated for most decision areas, wherein said report records contain all account

5   management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

10   a secure Internet Web site; and

providing an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site, wherein said end user client manages database files and control settings that are uploaded to a host system for processing,

15   and wherein said end user client comprises applications which provide a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data center.

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26.   (currently amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

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one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas, wherein said report records contain all account

5   management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an account management engine, wherein said account management engine comprises any of:

10   a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to

15   assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell

20   and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

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an end user client adapted for implementation in a personal comput r platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site, wherein said end user client manages database files and control settings that are uploaded to a host system for processing, and wherein said end

5 user client comprises applications which provide a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data center.

10 27. (currently amended) In an account management system for applying statistically based automated decision making to relevant account management areas, a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

15 one or more report records used for, by not limited to, testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

20 an account management engine, wherein said account management engine optionally comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

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a usage limit management m chanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of

5 losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with

10 said central data center; and

a secure Internet Web site;

wherein all account management processing is performed at said central data center.

15 28. (original) The system of Claim 27. further comprising:

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site.

20 29.   (currently amended) In an account management system for applying statistically based automated decision making to relevant account management areas, said system comprising a central data center, comprising one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions; one or more report records used for, by not limited to, testing purposes, said reports generated for

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most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle, and wherein said report records are input to client systems; a data warehouse that facilitates the use of said scoring and decision models; an account management engine, wherein said

5   account management engine optionally comprises any of: a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly; a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to

10 assign or adjust usage limits based upon each customer's credit risk; an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and minimize risk and

15 churn; an integratable interface module for facilitating exchange of informational data with said central data center; and a secure Internet Web site; wherein all account management processing is performed at said central data center, an access mechanism comprising:

an end user client adapted for implementation in a personal computer platform,

20 wherein said end user client manages database files and control settings that are uploaded to a host system for processing, and wherein said end user client comprises applications which provide a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data; and

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a facility for exchanging information with said central data center via said secure Internet Web site.

30. (previously added) The system of Claim 8, wherein each portfolio of said strategic

5   portfolios has an identification number referred to as a strategic portfolio identification number or SPID, wherein accounts are assigned to SPIDs.